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OPINION-EDITORIAL

June 25, 2002

Ensuring seniors have access to low-cost prescription drugs

By U.S. Rep. George Nethercutt

Frightening stories have frequently appeared in the news about the crisis in health security – both here in Eastern Washington and across the country. Seniors having to choose between eating or paying for the medicines they need to stay healthy is an unacceptable option. Seniors being turned away by doctors who have treated them for years because their doctors are no longer accepting Medicare patients occurs too often. Seniors have been waiting for too long for a solution to these problems.

The House of Representatives has adopted legislation to address the problems of rising prescription drug costs and much-needed Medicare reforms. This legislation provides stability for seniors' health security, something that's good for the pocketbook and peace of mind of seniors and their families.

Here is some straight talk on how the prescription drug coverage plan will work:

If you are covered by Medicare, you are eligible. All Medicare beneficiaries may participate in the program.

It's voluntary. No seniors will be forced to accept this coverage. Right now about 65 percent of seniors have some form of prescription drug insurance coverage. Those who want to stay with their current coverage may do so, and employers will be encouraged to continue retiree coverage by receiving funding assistance.

It's affordable – and the neediest seniors will be fully covered. This plan has a \$35 monthly premium, which works out to about \$1 per day. After paying the \$250 deductible, the plan covers 80 percent of drug costs up to \$1,000, and 50 percent of costs between \$1,001 and \$2,000. For those who must manage chronic diseases or have a catastrophic situation that leads to gigantic bills of \$3,700 or more, **100 percent of prescription costs will be covered.**

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According to a recent report by the Department of Health and Human Services, seniors who now pay full retail prices would typically see the cost of each prescription drop 60-85 percent, and their overall out-of-pocket costs would fall by as much as 70 percent. This is a significant savings for just \$35 per month.

The most needy seniors will be fully covered. Low-income seniors with an income of \$14,500 or less, and couples with an income of \$19,500 or less, will pay no premium, and prescription co-pays will be \$5 or less. Seniors with an income up to \$17,000, and couples with an income up to \$23,000, will see their premium costs partially covered at a tiered rate.

It's permanent. The Republican plan does not have an expiration date, unlike the opposing plan that is set to end in five years. Seniors living on a fixed income and those planning for retirement need stability in health care costs; a price spike after five years would pull the rug out from under them.

There will be more than one plan to choose from. Every senior will be able to choose from at least two plans. By allowing competition, the pharmaceutical companies will not be able to overcharge the government for drugs. Competition is better for seniors, too. A new Health and Human Services report estimates that seniors who spend \$2,000 per year on prescriptions would save about 50 percent more under the Republican plan than the Senate Democrats' plan. Under the Republican plan, seniors' out-of-pocket costs would drop to about \$700. Under the Senate Democrats' plan, the same person would have co-payments of about \$1,000 – nearly 50 percent more.

It fixes many current Medicare problems. Some doctors have begun to turn away seniors because they are no longer taking Medicare patients. This legislation increases payments to doctors so that seniors can continue seeing their own doctors. This plan also lowers hospital co-payments and increases assistance to smaller hospitals so they can continue to care for patients. Rural health care providers receive a big benefit in this package, too.

Seniors have been crying out for a way to meet their rising prescription drug costs and to fix Medicare so that their doctors will continue to take Medicare patients. Overall, this plan offers them what they've been seeking: **affordable** health care choices that provide them with stability in their golden years.

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